

Information to identify the case:					
Debtor 1	<u>Kathleen Miskovich</u>			Social Security number or ITIN	<b>xxx-xx-6822</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-22497-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Miskovich

10/13/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kathleen Miskovich  
Debtor(s)

Case No. 15-22497-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 13, 2020

User: lfin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Kathleen Miskovich, 1219 Applewood Drive, Gibsonia, PA 15044-9249
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14131556	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14075378	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, Inc., 106 North McKean St, P.O. Box 1623, Butler, PA 16003-3012
14120263	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
14075384	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's Bankruptcy processing, P.O. Box 8053, Mason, OH 45040
14754474	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14075382	+ GM Card Customer Center, P.O. Box30256, Salt Lake City, UT 84130-0256
14092701	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
14075383	Green Tree Mortgage, P.O. Box 84710, Palatine, IL 60094
14092702	+ Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
15182448	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14077911	+ PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14075386	PNC Bank NA, One PNC Plaza, 20th fl., Pittsburgh, PA 15222
14137449	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14117524	+ Pine-Richland SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14075387	Ross/West View Emergency Services Author, 5325 Perry Highway, Pittsburgh, PA 15229
14075391	+ Toyota Cardmember Services, P.O. Box 6331, Fargo, ND 58125-6331
14075393	+ Toyota Financial Services, P.O. Box 790069, Saint Louis, MO 63179-0069
14100575	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
14075394	+ UPMC Magee Womens Hospital, P.O. Box 382059, Pittsburgh, PA 15250-0001
14075395	+ Vincentian Home-SNF, 111 Perrymont Rd., Pittsburgh, PA 15237-5201

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2020 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2020 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14075375	+ EDI: CITICORP.COM	Oct 14 2020 05:03:00	AT&T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14075376	EDI: BANKAMER.COM	Oct 14 2020 05:03:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
14075377	+ EDI: RMSC.COM		

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		Oct 14 2020 05:03:00	Brooks Brothers/SYCB, P.O. Box 965003, Orlando, FL 32896-5003
14075379	EDI: DISCOVER.COM	Oct 14 2020 05:03:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
14077797	EDI: DISCOVER.COM	Oct 14 2020 05:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14102113	EDI: ECAST.COM	Oct 14 2020 05:03:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14075380	+ EDI: CITICORP.COM	Oct 14 2020 05:03:00	Exxon Mobil, P.O. Box 6404, Sioux Falls, SD 57117-6404
14075381	+ EDI: RMSC.COM	Oct 14 2020 05:03:00	Gap Visa- Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
14075390	EDI: JPMORGANCHASE	Oct 14 2020 05:03:00	Slate from Chase Cardmember Services, P.O. Box 15298, Wilmington, DE 19850
14106329	+ EDI: MID8.COM	Oct 14 2020 05:03:00	Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14075385	+ Email/Text: bnc@nordstrom.com	Oct 14 2020 03:13:02	Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589
14123705	EDI: PRA.COM	Oct 14 2020 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14075388	+ EDI: HFC.COM	Oct 14 2020 05:03:00	Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327
14075389	EDI: CITICORP.COM	Oct 14 2020 05:03:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
14075392	EDI: TFSR.COM	Oct 14 2020 05:03:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
14135298	+ EDI: JEFFERSONCAP.COM	Oct 14 2020 05:03:00	Td Bank, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14075396	+ EDI: RMSC.COM	Oct 14 2020 05:03:00	Walmart-Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Ditech Financial LLC f/k/a Green Tree Servicing LL
cr		Ditech Financial LLC f/k/a Greentree Loan Servicin
cr		Duquesne Light Company
cr		Pine-Richland School District

TOTAL: 5 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: lfin

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC ecfmail@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC f/k/a Greentree Loan Servicing LLC ecfmail@mwc-law.com
David Z. Valencik	on behalf of Debtor Kathleen Miskovich dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Kathleen Miskovich dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com
Jared S. Roach	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC jroach@reedsmith.com bankruptcy-2628@ecf.pacerpro.com; slucas@reedsmith.com
Jeffrey R. Hunt	on behalf of Creditor Pine-Richland School District jhunt@grblaw.com cnoroski@grblaw.com
Lauren Moyer	on behalf of Creditor Ditech Financial LLC ecfmail@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Peter J. Ashcroft	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 13